consumer after October 28, 2004, for each consumer who is a customer of the bank on that date; and

(ii) At the time the customer relationship is initiated, for each customer relationship established after October 28, 2004.

(2) *Disclosure to consumers who receive substitute checks on an occasional basis*— (i) The bank shall provide the disclosure described in paragraph (a) of this section to a consumer customer of the bank who requests an original check or a copy of a check and receives a substitute check. If feasible, the bank shall provide this disclosure at the time of the consumer's request; otherwise, the bank shall provide this disclosure no later than the time at which the bank provides a substitute check in response to the consumer's request.

(ii) The bank shall provide the disclosure described in paragraph (a) of this section to a consumer customer of the bank who receives a returned substitute check, at the time the bank provides such substitute check.

(3) *Multiple account holders*. A bank need not give separate disclosures to each customer on a jointly held account.

§ 229.58 Mode of delivery of information.

A bank may deliver any notice or other information that it is required to provide under this subpart by United States mail or by any other means through which the recipient has agreed to receive account information. If a bank is required to provide an original check or a sufficient copy, the bank instead may provide an electronic image of the original check or sufficient copy if the recipient has agreed to receive that information electronically.

§ 229.59 Relation to other law.

The Check 21 Act and this subpart supersede any provision of federal or state law, including the Uniform Commercial Code, that is inconsistent with the Check 21 Act or this subpart, but only to the extent of the inconsistency.

§ 229.60 Variation by agreement.

Any provision of § 229.55 may be varied by agreement of the banks involved. No other provision of this sub-

part may be varied by agreement by any person or persons.

APPENDIX A TO PART 229—ROUTING NUMBER GUIDE TO NEXT-DAY AVAILABILITY CHECKS AND LOCAL CHECKS

A. Each bank is assigned a routing number by an agent of the American Bankers Association. The routing number takes two forms: a fractional form and a nine-digit form. A paying bank generally is identified on the face of a check by its routing number in both the fractional form (which generally appears in the upper right-hand corner of the check) and the nine-digit form (which is printed in magnetic ink along the bottom of the check). Where a check is payable by one bank but payable through another bank, the routing number appearing on the check is that of the payable-through bank, not the payor bank.

B. The first four digits of the nine-digit routing number (and the denominator of the fractional routing number) form the "Federal Reserve routing symbol," and the first two digits of the routing number identify the Federal Reserve District in which the bank is located. Thus, 01 will be the first two digits of the routing number of a bank in the First Federal Reserve District (Boston), and 12 will be the first two digits of the routing number of a bank in the Twelfth District (San Francisco). Adding 2 to the first digit denotes a thrift institution. Thus, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

[1]0110	0311
0111	0312
0112	0313
0113	0319
0114	0360
0115	0410
0116	0412
0117	0420
0118	0421
0119	0422
0210	0423
0211	0430
0212	0432
0213	0433
0214	0434
0215	0440
0216	0441
0219	0442
0220	0510
0223	0514
0260	0515
0280	0519
0310	0520

0521	0920	2216	2724
0522	0921	2219	2730
0530	0929	2220	2739
0531	0960	2223	2740
0532	1010	2260	2749
0539	1011	2280	2750
0540	1012	2310	2759
0550	1019	2311	2810
0560	1020	2312	2812
0570	1021	2313	2813
0610	1022	2319	2815
0611	1023	2360	2819
0612	1030	2410	2820
0613	1031	2412	2829
0620	1039	2420	2830
0621	1040	2421	2839
0622	1041	2422	2840
0630	1049	2423	2841
0631	1070	2430	2842
0632	1110	2432	2843
0640	1111	2433	2863
0641	1113	2434	2865
0642	1119	2440	2910
0650	1120	2441	2911
0651	1122	2442	2912
0652	1123	2510	2913
0653	1130	2514	2914
0654	1131	2515	2915
0655	1140	2519	2918
0660	1149	2520	2919
0670	1163	2521	2920
0710	1210	2522	2921
0711	1211	2530	2929
0712	1212	2531	2960
0719	1213	2532	3010
0720	1220	2539	3011
0724	1221	2540	3012
0730	1222	2550	3019
0739	1223	2560	3020
0740	1224	2570	3021
0749	1230	2610	3022
0750	1231	2611	3023
0759	1232	2612	3030
0810	1233	2613	3031
0812	1240	2620	3039
0813	1241	2621	3040
0815	1242	2622	3041
0819	1243	2630	3049
0820	1250	2631	3070
0829	1251	2632	3110
0830	1252	2640	3111
0839	2111	2641	3113
0840	2112	2642	3119
0841	2113	2650	3120
0842	2114	2651	3122
0843	2115	2652	3123
0863	2116	2653	3130
0865	2117	2654	3131
0910	2118	2655	3140
0911	2119	2660	3149
0912	2210	2670	3163
0913	2211	2710	3210
0914	2212	2711	3211
0915	2213	2712	3212
0918	2214	2719	3213
0919	2215	2720	3220

3221	3240
3222	3241
3223	3242
3224	3243
3230	3250
3231	3251
3232	3252
3233	

[1] The first two digits identify the bank's Federal Reserve District. For example, 01 identifies the First Federal Reserve District (Boston), and 12 identifies the Twelfth District (San Francisco). Adding 2 to the first digit denotes a thrift institution. For example, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

FEDERAL RESERVE BANKS

0110 0001 5	0720 0029 0
0111 0048 1	0730 0033 8
0210 0120 8	0740 0020 1
0212 0400 5	0750 0012 9
0213 0500 1	0810 0004 5
0220 0026 6	0820 0013 8
0310 0004 0	0830 0059 3
0410 0001 4	0840 0003 9
0420 0043 7	0910 0008 0
0430 0030 0	0920 0026 7
0440 0050 3	1010 0004 8
0510 0003 3	1020 0019 9
0519 0002 3	1030 0024 0
0520 0027 8	1040 0012 6
0530 0020 6	1110 0003 8
0539 0008 9	1120 0001 1
0610 0014 6	1130 0004 9
0620 0019 0	1140 0072 1
0630 0019 9	1210 0037 4
0640 0010 1	1220 0016 6
0650 0021 0	1230 0001 3
0660 0010 9	1240 0031 3
0710 0030 1	1250 0001 1
0711 0711 0	

FEDERAL HOME LOAN BANKS

0110 0053 6	0740 0101 9
0212 0639 1	0810 0091 9
0260 0973 9	0910 0091 2
0410 0291 5	1010 0091 2
0420 0091 6	1011 0194 7
0430 0143 5	1110 1083 7
0430 1862 2	1119 1083 0
0610 0876 6	1210 0070 1
0710 0450 1	1240 0287 4
0730 0091 4	1250 0050 3

[53 FR 19433, May 27, 1988]

EDITORIAL NOTE: For FEDERAL REGISTER citations affecting appendix A of part 229, see the List of CFR Sections Affected, which appears in the Finding Aids section of the printed volume and at www.fdsys.gov.

APPENDIX B TO PART 229 [RESERVED]

APPENDIX C TO PART 229—MODEL AVAILABILITY POLICY DISCLOSURES, CLAUSES, AND NOTICES; MODEL SUBSTITUTE CHECK POLICY DISCLOSURE AND NOTICES

This appendix contains model availability policy and substitute check policy disclosures, clauses, and notices to facilitate compliance with the disclosure and notice requirements of Regulation CC (12 CFR part 229). Although use of these models is not required, banks using them properly (with the exception of models C–22 through C–25) to make disclosures required by Regulation CC are deemed to be in compliance.

Model Availability Policy Disclosures

C–1   Next-day availability
C–2   Next-day availability and §229.13 exceptions
C–3   Next-day availability, case-by-case holds to statutory limits, and §229.13 exceptions
C–4   Holds to statutory limits on all deposits (includes chart)
C–5   Holds to statutory limits on all deposits
C–5A   Substitute check policy disclosure

Model Clauses

C–6   Holds on other funds (check cashing)
C–7   Holds on other funds (other account)
C–8   Appendix B availability (nonlocal checks)
C–9   Automated teller machine deposits (extended hold)
C–10   Cash withdrawal limitation
C–11   Credit union interest payment policy
C–11A   Availability of Funds Deposited at Other Locations

Model Notices

C–12   Exception hold notice
C–13   Reasonable cause hold notice
C–14   One-time notice for large deposit and redeposited check exception holds
C–15   One-time notice for repeated overdraft exception holds
C–16   Case-by-case hold notice
C–17   Notice at locations where employees accept consumer deposits
C–18   Notice at locations where employees accept consumer deposits (case-by-case holds)
C–19   Notice at automated teller machines
C–20   Notice at automated teller machines (delayed receipt)
C–21   Deposit slip notice
C–22   Expedited Recredit Claim, Valid Claim Refund Notice
C–23   Expedited Recredit Claim, Provisional Refund Notice